Case 18-13044-mdc Doc 27 Filed 10/28/18 Entered 10/29/18 01:04:09 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Jessica Singh Debtor Case No. 18-13044-mdc Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 1 Date Rcvd: Oct 26, 2018 Form ID: 318 Total Noticed: 8

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Oct 28, 2018.

138 Beverly, db +Jessica Singh, Lansdowne, PA 19050-2708

14102756 +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

P.O. Box 556, Warminster, PA 18974-0632

smg

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:22 smg

Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 P.O. Box 280946,

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:12 U.S. Attorney Office, smq

c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 EDI: BANKAMER.COM Oct 27 2018 06:33:00 Bank of America, P.O. Box 982235,

14102755 El Paso, TX 79998

EDI: TFSR.COM Oct 27 2018 06:33:00 14102759

Toyota Motor Credit, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

+Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505 14102757* 14102758*

Po Box 82505, Lincoln, NE 68501-2505

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Jessica Singh brad@sadeklaw.com, bradsadek@gmail.com TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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| | Certificate of Notic | ce Page 2 of 3 |
|---------------------------------|---|--|
| Information | to identify the case: | is age 1 c. c |
| Debtor 1 | Jessica Singh | Social Security number or ITIN xxx-xx-3511 |
| | First Name Middle Name Last Name | EIN |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN |
| | That wante whole value Last wante | EIN |
| United States E | Bankruptcy Court Eastern District of Pennsylvar | nia |
| Case number: | 18-13044-mdc | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Singh

<u>10/25/18</u>

By the court: Magdeline D. Coleman

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.